AMENDMENTS TO THE SPECIFICATION:

Please amend this application by replacing the cross-reference to related applications section, titled "Related Application Information," beginning on page 1, line 10, with the following replacement section:

RELATED APPLICATION INFORMATION

This application claims the benefit of United States Provisional Application Number 60/136,734, filed May 28, 1999, which is incorporated herein by reference.

This application is a continuation-in-part of US Application No. 09/579,787, filed May 26, 2000, now US Patent No. 7,006,993, and entitled "Method And Apparatus For Surrogate Control Of Network-Based Electronic Transactions," which is incorporated herein by reference.

Please amend this application by replacing the summary of the invention section, beginning on page 5, line 1, with the following replacement section:

SUMMARY OF THE INVENTION

[0010] A method and apparatus for surrogate control of electronic commerce transactions are provided that include a proxy server through which an individual without a credit card is enabled to shop at online merchant sites. Upon opening an account within the proxy server, the account can be funded using numerous fund sources, for example credit cards, checking accounts, money orders, gift certificates, incentive codes,

online currency, coupons, and stored value cards. A user with a funded account can shop at numerous remote servers through the proxy server using a typical client computer World Wide Web (web) browser. When merchandise is selected for purchase, a purchase transaction is executed in which a credit card belonging to the proxy server is assigned to the user. The assignment can be permanent or temporary. The credit card is leaded with funds from the user's corresponding funded account, and used to complete the purchase transaction. While the proxy server is transparent to the user, controls are provided that include monitoring the data streams and, in response, controlling the information flow between the user and the merchant sites.

In some embodiments, According to one aspect of the invention, there is a method of providing transparent proxy services to a user of a client device is provided. The client device has a browser for retrieving digital content from a data network. The client device, a proxy server and a remote server are connected to the data network. According to the method, the proxy server receives a first request from the browser-for a first unit of digital content. A remote server hostname is associated with the remote server. The first request includes the remote server hostname for referencing the first unit of digital content. The proxy server requests the first unit of digital content from the remote server. The proxy server parses the first unit of digital content for references to the

remote server. The proxy server modifies at least one reference to the remote server in the first unit of digital content to thereby form a modifiedfirst unit of digital content. This is done by inserting a surrogate server hostname into the at least one reference. The surrogate server hostname is different from the remote server hostname. The proxy server transmitsthe modified first unit of digital content to the browser. the proxy server receives a first request from the browser for a first unit of digital content, wherein there is a remote server hostname associated with the remote server and the first request includes the remote server hostname for referencing the first unit of digital content; the proxy server requests the first unit of digital content from the remote server; the proxy server receives the first unit of digital content from the remote server; the proxy server parses the first unit of digital content for references to the remote server; the proxy server identifies a first reference within a software construct, wherein the software construct, when performed, would force a page reload by the browser; the proxy server inserts a first software function into the modified remote page for modifying references; the proxy server inserts a call to the first software function into the software construct, wherein the first reference is encapsulated in the function call; the proxy server modifies at least one reference to the remote server in the first unit of digital content to form a modified first unit of digital content by inserting a surrogate server hostname into the at least one reference and removing a remote server hostname from the at least one reference,

wherein the surrogate server hostname is different from the remote server hostname; and the proxy server transmits the modified first unit of digital content to the browser.

[0012] According to other aspects of the invention, there are provided a proxy server provides for providing transparent proxy services to a user of a client device and a computer program provides for providing transparent proxy services to a user of a client device.

[0013] Still further objects and advantages attaching to the system and methods will be apparent to those skilled in the art from the following particular description.

Please use the new Abstract attached hereto as the Abstract for this application.